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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<u>PATENT</u>

Inventors: Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner:

Hewitt II, Calvin L.

Title:

SMARTCARD INTERNET AUTHORIZATION SYSTEM

Confirmation No.: 3628

AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Honorable Commissioner:

In reply to the Office Action mailed March 21, 2005, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 5 of this paper.